

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being entered by the user of the bank account using an input device, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services, the textual description including information in addition to a check number, a payee name, and a check amount;

~~storing the personalized transaction identification information in a host data store maintained by a host at the input device;~~

accessing the personalized transaction identification information from the ~~host data store~~input device;

accessing online banking transaction information from a bank data store maintained by a bank that is ~~logically or physically distinct from the host~~input device;

~~using at least one of the check number or the check amount to match~~ matching the personalized transaction identification information with the online banking transaction information; and

~~providing data for presentation~~presenting to the user in an aggregated display a table that includes the online banking transaction information obtained from the bank and ~~the textual description of at least one of the goods, the services, the provider of the goods, and the provider~~

of the services the personalized transaction identification information obtained from the input device that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, a date and a purpose of the transaction associated with the check number.

2. (Previously Presented) The method of claim 1 wherein receiving the personalized transaction identification information comprises receiving personalized transaction identification information that is entered by the user contemporaneously with the transaction.

3. (Previously Presented) The method of claim 1 wherein receiving the personalized transaction identification information comprises receiving personalized transaction identification information that is entered by the user subsequent to the transaction.

4. (Original) The method of claim 1 wherein the input device comprises a keypad.

5. (Original) The method of claim 1 wherein the input device comprises a PDA.

6. (Currently amended) The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to ~~the host~~ a host using a transfer protocol.

7. (Original) The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming.

8. (Original) The method of claim 6 wherein the transfer protocol comprises a synchronizing method.

9. (Currently amended) The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, ~~a check number, and an amount~~ and a purpose associated with the purchase.

10. (Canceled)

11. (Currently amended) The method of claim 1 wherein using the at least one of the check number or the check amount to match ~~matching~~ the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data.

12-30. (Canceled)

31. (Currently amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

receiving personalized transaction identification information about a transaction to purchase goods between a user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, the personalized transaction identification information being specified by a user of the bank account, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services, the textual description including information in addition to a check number, a payee name, and a check amount;

storing the personalized transaction identification information in a data store local to the user;

accessing the personalized transaction identification information from the local data store;

accessing online banking transaction information from a bank data store maintained by a bank that is ~~logically or~~ physically distinct from the local data store;
using at least one of the check number or the check amount to match ~~matching~~ the personalized transaction identification information with the online banking transaction information; and

~~providing data for presentation~~ presenting to the user in an aggregated display a table that includes the online banking transaction information obtained from the bank and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services the personalized transaction identification information obtained from the local data store that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, a date and a purpose of the transaction associated with the check number.

32. (Currently amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

receiving, from a user of the bank account through an input device, personalized transaction identification information about a transaction to purchase goods between the user and a provider of the goods or a transaction to purchase services between the user and a provider of the services, wherein the personalized transaction identification information includes a textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services, the textual description including information in addition to a check number, a payee name, and a check amount;

storing the personalized transaction identification information in a data store local to the user input device;

accessing the personalized transaction information from the local data store;
accessing online banking transaction information from a bank data store maintained by a bank that is ~~logically or~~ physically distinct from the local data store;

~~using at least one of the check number or the check amount to match matching~~ the personalized transaction identification information with the online banking transaction information; and

~~providing data for presentation~~ presenting to the user in an aggregated display a table that includes the online banking transaction information obtained from the bank and the textual description of at least one of the goods, the services, the provider of the goods, and the provider of the services ~~the personalized transaction identification information obtained from the~~ local data store that is physically distinct from the bank, the table having at least one entry for each transaction, the entry identifying the check number, the payee name, the check amount, a date and a purpose of the transaction associated with the check number.

33-45. (Canceled)

46. (Previously Presented) The method of claim 1, wherein the user is a party to the transaction.

47. (Previously Presented) The method of claim 31, wherein the user is a party to the transaction.

48. (Previously Presented) The method of claim 32, wherein the personalized transaction identification information is specified by a user using the user input device and wherein the user is a party to the transaction.

49-50. (Canceled)

51. (Previously Presented) The method of claim 31, further comprising a user specifying personalized transaction identification information about a transaction using an input device.

52-53. (Canceled)

54. (Previously Presented) The method of claim 1, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier entered by the user to identify a first transaction that debits or credits funds in the bank account.

55. (Previously Presented) The method of claim 54, further comprising receiving a second identifier entered by the user to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

56. (Previously Presented) The method of claim 31, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier specified by the user to identify a first transaction that debits or credits funds in a bank account.

57. (Previously Presented) The method of claim 56, further comprising receiving a second identifier specified by the user to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

58. (Previously Presented) The method of claim 32, wherein receiving personalized transaction identification information about a transaction includes receiving a first identifier to identify a first transaction that debits or credits funds in the bank account.

59. (Previously Presented) The method of claim 58, further comprising receiving a second identifier to identify a second transaction that debits or credits funds in the bank account, the second identifier being different than the first identifier.

60. (Previously Presented) The method of claim 1, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.

61. (Previously Presented) The method of claim 1, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

62. (Previously Presented) The method of claim 1, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

63. (Previously Presented) The method of claim 1, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

64. (Previously Presented) The method of claim 1, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.

65. (Previously Presented) The method of claim 31, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.

66. (Previously Presented) The method of claim 31, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

67. (Previously Presented) The method of claim 31, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

68. (Previously Presented) The method of claim 31, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

69. (Previously Presented) The method of claim 31, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.

70. (Previously Presented) The method of claim 32, wherein the personalized transaction identification information includes information other than a date, a check number, and a purchase amount.

71. (Previously Presented) The method of claim 32, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the goods.

72. (Previously Presented) The method of claim 32, wherein the transaction comprises a transaction to purchase goods and the personalized transaction identification information includes a textual description of the provider of the goods.

73. (Previously Presented) The method of claim 32, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification information includes a textual description of the services.

74. (Previously Presented) The method of claim 32, wherein the transaction comprises a transaction to purchase services and the personalized transaction identification includes a textual description of the provider of the services.

75. (New) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements for a bank account, the method comprising:

entering, by a user, personalized transaction identification information about a transaction using an input device, the personalized transaction identification information describing the transaction and including information in addition to a check number, a payee name, and a check amount associated with the transaction;

storing the personalized transaction information within a local storage database;

accessing a bank database to obtain bank financial information about the transaction, the bank financial information describing the transaction and including a bank check number, a bank check amount, and a bank date associated with the transaction;

matching the user-entered check number with the bank check number or the user-entered check amount with the bank check amount to match the personalized transaction identification information with the bank financial information;

displaying to the user the matched personalized transaction identification information with the bank financial information in a table that includes an entry associated with the transaction and identifying a user-entered purpose, the bank check number, the bank check amount, and the bank date associated with the transaction.

76. (New) The method of claim 75 wherein displaying to the user the matched personalized transaction identification information with the bank financial information in the table includes displaying to the user the matched personalized transaction identification information with the bank financial information in a table that includes an entry associated with the transaction and identifying the user entered check number.

77. (New) The method of claim 75 wherein displaying to the user the matched personalized transaction identification information with the bank financial information in the table includes displaying to the user the matched personalized transaction identification information with the bank financial information in a table that includes an entry associated with the transaction and identifying the user-entered payee name.

78. (New) The method of claim 75 wherein displaying to the user the matched personalized transaction identification information with the bank financial information in the table includes displaying to the user the matched personalized transaction identification information with the bank financial information in a table that includes an entry associated with the transaction and identifying the user-entered check amount.

79. (New) The method of claim 75 wherein displaying to the user the matched personalized transaction identification information with the bank financial information in the table includes displaying to the user the matched personalized transaction identification information with the bank financial information in a table that includes an entry associated with the transaction and identifying the user-entered check number, the user-entered check amount, and the user-entered payee name.